



Pop Goes The Weasel

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*Unlock style reflections and activities
around the theme of Personal Debt*

Pop Goes The Weasel

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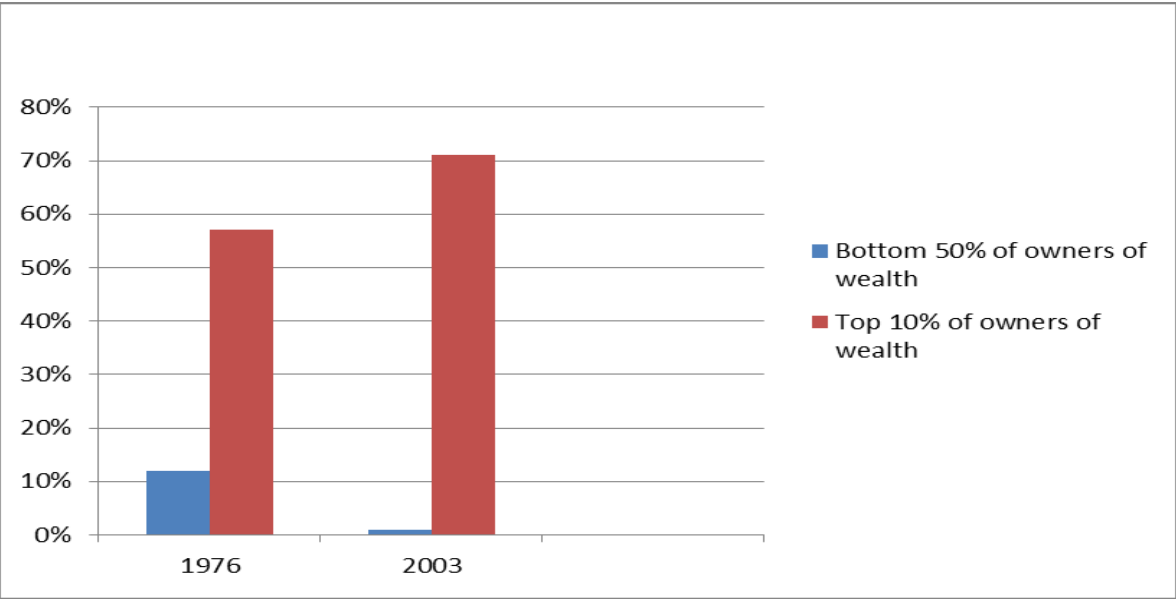
The Background

Debt is just one of many areas of concern in the modern world. There have been more changes in the last thirty years than in all recorded history. There has been an explosion in

Consumerism = the belief that people owning and using up more and more stuff is good for everyone.

consumerism throughout the world. The information that everyone with a computer has access to is staggering, with the average computer having the memory available to download a million books or more. Hundreds

of TV channels have mushroomed from the five that we had in the eighties. Those who can afford it can travel to anywhere in the world at short notice. Mobile phones, ipads, skype and facebook have changed the meaning of community. We communicate in cyberspace rather than ordinary space or face to face. We feel threatened by Global terrorism and climate change. Factories are moved across the globe because labour costs are lower. Profits appear to be more important than people. Inequality continues to grow at a pace.



In 'Red Tory', Philip Blond provides the statistics that the poorest 50% owned 1% of the wealth in 2003, down from 12% in 1976. And the top 10% of the population's share of wealth went up from 57% to 71% during the same period.



Some of these issues will provide material for future Unlock resources, because all of them have effects on everyone's day to day lives. But this resource introduces the issue of personal debt.



Not many Unlock courses have started with a well known "nursery

rhyme", but this one does. This dancing song (on page 8) from the mid eighteen fifties was first highlighted in the USA, although its origins are very much English. It may need a little explanation to some people, although many do understand the language. Try a few guesses as to the meaning of the song. before reading on. Try singing it, if you dare!

Youtube link for Pop Goes the Weasel
<http://www.youtube.com/watch?v=ZlqAvpVG3Lg&feature=related>



The lyrics appear to be about how people spent their money and borrowed money. The often repeated lines "That's the way the money goes, Pop goes the weasel." seem to be suggesting different problems concerning the ways in which money gets spent - not always in the most appropriate ways. The second verse about the City Road and the Eagle have been traced to a street in London and a pub, which still exists, called The

Eagle. That's the way the money goes, Pop goes the weasel. Popping is the word usually associated with pawning something and there was also a pawnbroker's shop on City Road. The weasel could be a saddler's tool for making holes in the leather, but more likely is that it is an example of cockney rhyming slang "weasel and stoat" for coat.

Half a pound of tuppenny rice,
Half a pound of treacle.
That's the way the money goes,
Pop goes the weasel.

Up and down the City road,
In and out the Eagle,
That's the way the money goes,
Pop goes the weasel.

Every night when I go out
the monkey's on the table.
Take a stick and knock it off
Pop goes the weasel.

A penny for a ball of thread
Another for a needle,
That's the way the money goes,
Pop goes the weasel.

All around the cobblers bench
the monkey chased the people;
The donkey thought 'twas all in
fun,
Pop goes the weasel.



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Weasel and Stoat - Coat



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The monkey was a drinking vessel in Victorian London and a stick was a shot (of spirits), and knocking it off refers to “knocking it back”. The last verse is a bit of a mystery, but many believe that it may be to do with an organ grinder’s monkey or some lost rhyming slang.

Whether there is any truth in these explanations we’ll never know but at least it introduces the subject of Victorian attitudes to personal debt.



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In Victorian Britain, Charles Dickens urged a thrift message, according to Mr Micawber in David Copperfield - quoted from Chapter 12.

“My other piece of advice, Copperfield,

<http://www.youtube.com/watch?v=eVxF4z-R2YM>

said Mr. Micawber, you know. Annual income twenty pounds, annual expenditure nineteen nineteen and six, result happiness. Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery. The blossom is blighted, the leaf is withered”



Another well known saying:-

“Cut your coat according to your cloth”, but also expressed as “cut your

cloth according to your means”. This is a well known saying and followed by most people during most of the twentieth century and very simply means living within our income. However, during the last twenty or thirty years the fast growing consumer culture has created modern credit driven growth. The rule of supply and demand has been replaced by an advertising led

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creation of demand, with a seemingly endless supply of goods and services. It is not individuals who have

necessarily been irresponsible in building up unsustainable debts but a credit driven growth in consumer goods has resulted in an economic culture which insists that shopping is a national duty to keep the machine running. Loans have been easily available at very low interest rates. It could be argued that the consumer culture is a

new form of slavery, where debt is the prison and an addiction to shopping means that the prison sentence is for life, unless you can break free.



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I often hear Freddie Mercury's words "I want to break free"! The song is from another context but that line is very powerful.

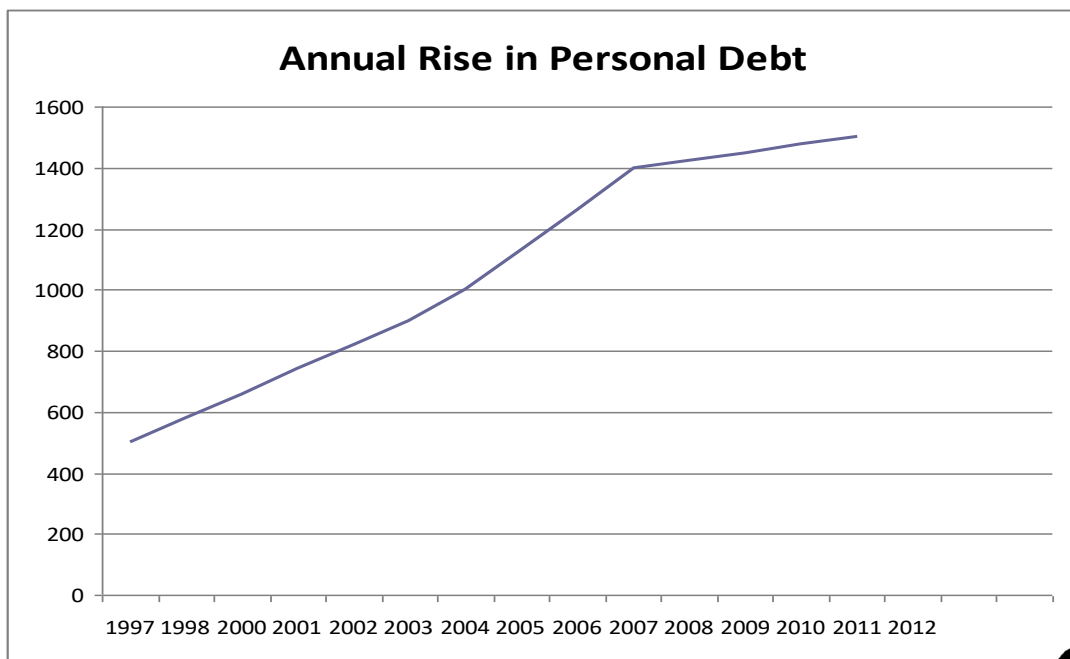
Youtube link for I want to break free

<http://www.youtube.com/watch?v=Odk3W3qLByI>



The period from the late nineteen eighties up to the crisis of 2007 and beyond is a very different scenario. Personal debt in 1997 was £500 Billion, and it had taken all recorded history to reach that total. By 2004 personal debt had risen by the same amount and had reached £1,000 Billion; i.e. £1 Trillion. By 2007 personal debt was out of control, with an increase to £1.4 Trillion and at the beginning of 2011 it had increased to almost £1.5 Trillion, despite the credit crunch and the ensuing debt crisis. By then the average household was in debt to the tune of £57,635, which includes mortgages.

Approximately 80% of the total is mortgage debt, which means that total debt, per person (man, woman



and child) on hire purchase and credit cards is a staggering £6,000 and for the average household it is £12,000. The way that credit works is that the poorer you are the more likely you are to pay higher interest rates, with typical rates for loan sharks being 1000% and above.

Researchers have found rates of up to 1 million % interest. A typical "pay day loan" designed to be a short term loan is 1200-2000%. This means that if £100 is borrowed, after a year of no payments that debt may have risen to £2000.



These are the facts of the UK in 2012 and the consequences for many, are as quoted by Mr Micawber, misery and in not a few cases suicide. Many people believe that Debt is the largest factor in the following problems: depression, physical illness, family breakdown, drug and alcohol abuse and a sense of hopelessness which can lead to violence.



- Do you have anything to say about any of these facts?
- Do you have any debt stories to share?
- Do you know people who have had debt problems? (You needn't name them!)
- Have you ever used a loan shark or Pay-Day loan or anything similar?
- What do you see as the consequences of debt? For the community? For individuals?



The Bible

What does the Bible say about all this? Usury means “the practice of lending money and charging the borrower interest, especially at an exorbitant or illegally high rate.” Usury is used in the early English translations of the

Bible, meaning charges of interest which exploit the needy and vulnerable.



Les compteurs d'argent Nancy - public domain

Leviticus 25:35-38

If a fellow-Israelite living near you becomes poor and cannot support himself or herself, you must provide for them as you would for hired servants, so that they can continue to live near you. Do not charge them any interest, but obey God and let your fellow-Israelites live near you. Do not make them pay interest on the money you lend them, and do not make a profit on the food you sell them. This is the command of the Lord your God, who brought you out of Egypt in order to give you the land of Canaan and to be your God.



Exodus 22:25-27

If you lend money to any of my people who are poor, do not act like a moneylender and require him to pay interest. If you take someone's cloak as a pledge that he will pay you, you must give it back to him before the sun sets, because it is the only covering he has to keep him warm. What else can he sleep in? When he cries out to me for help, I will answer him because I am merciful.



Deut 15.7-11

If in any of the towns in the land that the Lord your God is giving you there is a fellow-Israelite in need, then do not be selfish and refuse to help him. Instead, be generous and lend him as much as he needs. Do not refuse to lend him something, just because the year when debts are cancelled is near. Do not let such an evil thought enter your mind. If you refuse to make the loan, he will cry out to the Lord against you, and you will be held guilty. Give to him freely and unselfishly, and the Lord will bless you in everything you do. There will always be some Israelites who are poor and in need, and so I command you to be generous to them.



What do these three passages say about debt and interest rates?

Is it part of the bigger picture about justice? Isaiah believed so:

Isaiah 58:1-12

The Lord says, "Shout as loud as you can! Tell my people Israel about their sins! They worship me every day, claiming that they are eager to know my ways and obey my laws. They say they want me to give them just laws and that they take pleasure in worshipping me." The people ask, "Why should we fast if the Lord never notices? Why should we go without food if he pays no attention?"

The Lord says to them, "The truth is that at the same time as you fast, you pursue your own interests and oppress your workers. Your fasting makes you violent, and you quarrel and fight. Do you think this kind of fasting will make me listen to your prayers? When you



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fast, you make yourselves suffer; you bow your heads low like a blade of grass, and spread out sackcloth and ashes to lie on. Is that what you call fasting?



Do you think I will be pleased with that? "The kind of fasting I want is this: remove the chains of oppression and the yoke of injustice, and let the oppressed go free. Share your food with the hungry and open your homes to the homeless poor. Give clothes to those who have nothing to



wear, and do not refuse to help your own relatives. "Then my favour will shine on you like the morning sun, and your wounds will be quickly healed.

I will always be with you to save you; my presence will protect you on every side. When you pray, I will answer you. When you call to me, I will respond. "If you put an end to oppression, to every gesture of contempt, and to every evil word; if you give food to the hungry and satisfy those who are in need, then the darkness around you will turn to the brightness of noon. And I will always guide you and satisfy you with good things. I will keep you strong and well. You will be like a garden that has plenty of water, like a spring of water that never runs dry. Your people will rebuild



what has long been in ruins, building again on the old foundations. You will be known as the people who rebuilt the walls, who restored the ruined houses."

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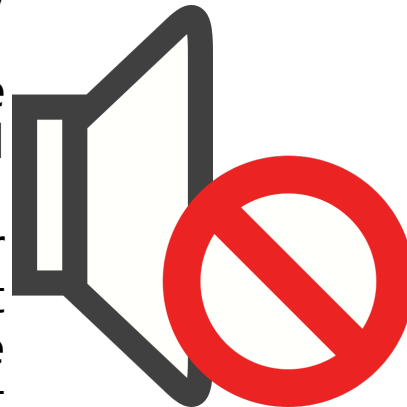
So What?

Questions to consider:-

- How do we move forward from here?
- What can we do? As a community? As individuals?
- What practical actions will help this situation?

Discuss some or all of the following - remember it is not just one issue:

- Credit Unions - a more ethical and just way of saving and borrowing?
- Can a simpler life style be part of the answer?
- If you don't do this already - mute the TV during ads and talk.
- Have TV free meals, sitting round a table.
- Don't conform to the patterns of this world (Romans 12:2).
- Are there any other practical actions that come from any of the Scriptures you've just read?



Reflective Activity suggestions:-

These are alternatives. Choose the one best suited to your group and environment, or develop your own ideas.

- Use junk modelling to explore the issue of debt. Ask participants to make something that represents the way it feels to be in debt, and the way it feels to be debt free. It is best if they work in small groups, or even all together if numbers are low.
- Play Monopoly but at the start of the game give half the players twice as much money as the other half.
- Develop a short drama script based on some of the personal stories shared earlier. Encourage participants to act out the scenario and improvise/experiment with alternative endings and resolutions.



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Releasing life changing skills and confidence

Sources of Support and Advice

We are grateful to Church Action on Poverty for providing the following information.

(<http://www.church-poverty.org.uk/>)

Church Action on Poverty don't offer personal debt advice, so it's not an area of specialism for them but they suggested the following sources of advice for those struggling with Debt:

National Debtline

http://www.nationaldebtline.co.uk/england_wales/debt_advice.php

They provide a Freephone advice service **0808 808 4000** on Monday to Friday 9am-9pm and Saturday 9.30am-1pm, as well as online library of factsheets, and an interactive online advice service

[My Money Steps](#) for personalised advice 24 hours a day.

Step Change (formerly Consumer Credit Counselling Service)

<http://www.stepchange.org/#>

The also provide a Freephone advice service **0800 138 111** (including all mobiles) on Monday – Friday 8am – 8pm and Saturday 9am – 3pm, and will also ring people back by arrangement.

Citizens Advice

In addition to the national CAB network, they also have a good basic set of online resources at

http://www.adviceguide.org.uk/england/debt_e/debt_help_with_debt_e.htm

Unless people have exhausted these services, they should avoid going to fee paying debt advice services (of which there are many)!

Unlock suggests that those facilitating this work take the time to find out about any *good quality* local debt support agencies and have information available on those as well.



For Group Leaders

Resource name: *Pop Goes the Weasel*

Authors / Facilitators: Steve Millwood (Unlock Sheffield from 2008)

Aims: To enable participants to engage with their own stories in relation to personal debt, using widely accessible audiovisual material. To create opportunities to explore how their own story connects with the bigger story within scripture. To be able to reflect on the impacts, both positive and negative, of our attitudes and actions. To enable participants to reflect theologically on situations in their lives and in society, and to make reflective and informed choices about how they respond to challenging experiences and circumstances.

Outcomes: The group will be more able to engage with each other, using a reflective theological cycle, starting from their own story or the stories of others in the group, or things that have affected them on a daily basis, without necessarily having to have to understand at an intellectual level. The group will be more able to refer to the connections made with Scripture, and intended changed approaches in similar situations in the future. The group will be able to reflect on their own experiences, and topical issues which affect them, and to do this in relation to scripture. The group will be better able to manage the points of crisis and tension in their lives with reference to scripture.

Session Content

Unlocking Real Life Experience

Media: starting from the tensions and issues within the lives of the participants, links are made with contemporary media, e.g. TV and film, news stories etc.

Own story: Within our own narratives and situations are threads that can be woven into scripture and understood, helping us recognise our connections with God's story. The content of this resource was designed for a specific group of people with particular needs. Other groups will have different needs.

Questions: See individual sessions for questions and challenges.

Revealing the Good News of the Down to Earth Christ

Bible: Passages used:

Leviticus 25:35-38, Exodus 22:25-27, Deuteronomy 15.7-11, Isaiah 58:1-12,

Releasing Life Changing Skills and Confidence

By connecting God's story with our own, participants begin to encounter alternative responses to the issues and pressures they encounter in their day to day lives.

Reflective Activities

Board games, junk modelling or drama.



Unlock, by various names, has been around since 1972, trying to help (mainly) urban Christians to understand and share their faith appropriately. Our life experience matters; our stories; our joys and sorrows. The Bible has plenty to say, more than we'll ever know, about our lives, if we know how to read it and apply it - if we know how to **UNLOCK** it!

The work outlined in this pack applies the learning cycle on page 20, **starting by using a 'prompt'** to draw out group member's stories. It is up to you which prompt you use (from those suggested in the sessions) or to find one of your own to connect with your group. Give everyone time to tell their story and listen carefully as they do. What are the themes and issues arising in the stories? Try to remember so that you can remind people later if necessary.

The next stage is to **find part of the Bible** that comes to mind having listened to the stories. These sessions were designed for use with a group that had little or no Bible knowledge. If you are using these sessions with a non-church group you will need to be ready to provide some Bible links, but only if they are unable to do so. It is always worth giving them a chance to come up with a Bible link for themselves first; they may surprise you! Then ask the group to explore **connections**, similarities or differences.

Finally there is a **reflective activity**, giving people an opportunity to reflect on the session and any action they might want to take as a result. The reflective activity creates space in which discussion and reflection can continue in an unforced way.

How well the group know and trust one another will affect the type of story that they share, often the newer the group, the more light hearted the stories are likely to be.

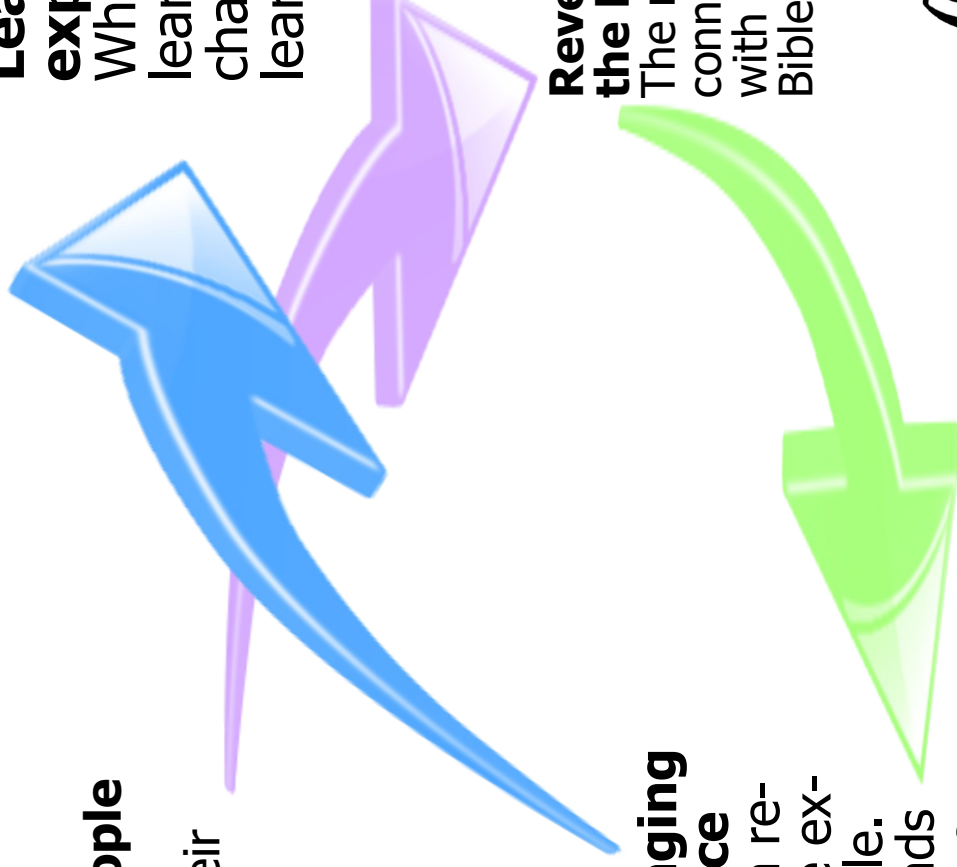


The Unlock Learning Cycle

Unlocking real life stories of urban people
Start with the group telling stories from their real life experience.

Leading to more experience

What we learn now is learnt for life and changes us. We also learn to keep reflecting!



Releasing life changing skills and confidence
Change happens as a result of linking real life experience with the Bible. This change often leads to action among others.

Revealing Good News of the Down to Earth Christ
The real life stories are connected to and compared with similar situations in the Bible.



Unlock uses an approach to engaging with the Bible that is different to traditional Bible studies (see page 20). Unlock's approach starts from the stories and experiences of group members, whereas a more traditional approach starts from the Biblical text. Unlock's approach has been found to work well with small groups of urban, oral learners from outside of the church. There are many free resources on the Unlock website designed for use with such groups. However, because each of these resources was designed for a particular group in a particular time and place they are unlikely be a perfect fit for your group as they stand. They are offered more as inspiration to you to design your own materials along the same lines, rather than as ready to use packages.

Unlock usually works with people outside of church who may be interested in finding out a bit more about faith but perhaps are not attracted to the formal methods of learning often associated with church. Our work is based on a reflective learning cycle and is a tried and tested way of introducing people to the Bible in a non-threatening way. Many churches have activities that draw in members of their surrounding community but then struggle with how to move on from those relationships into exploring faith, especially in urban environments where anything formal might be treated with suspicion.

This resource has been developed by an Unlock worker in Sheffield around the issue of personal debt.

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